

Figure 1

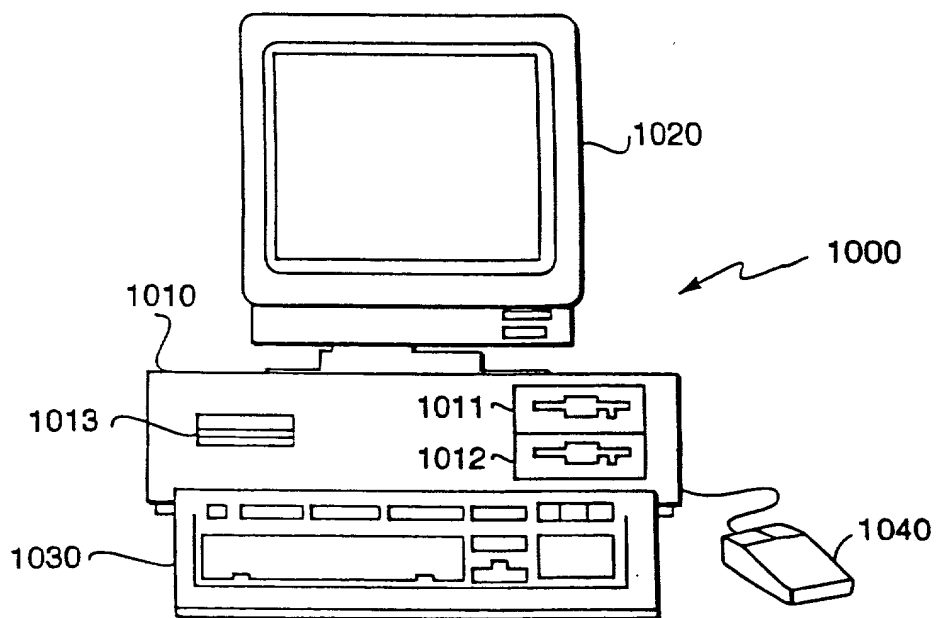


Figure 2

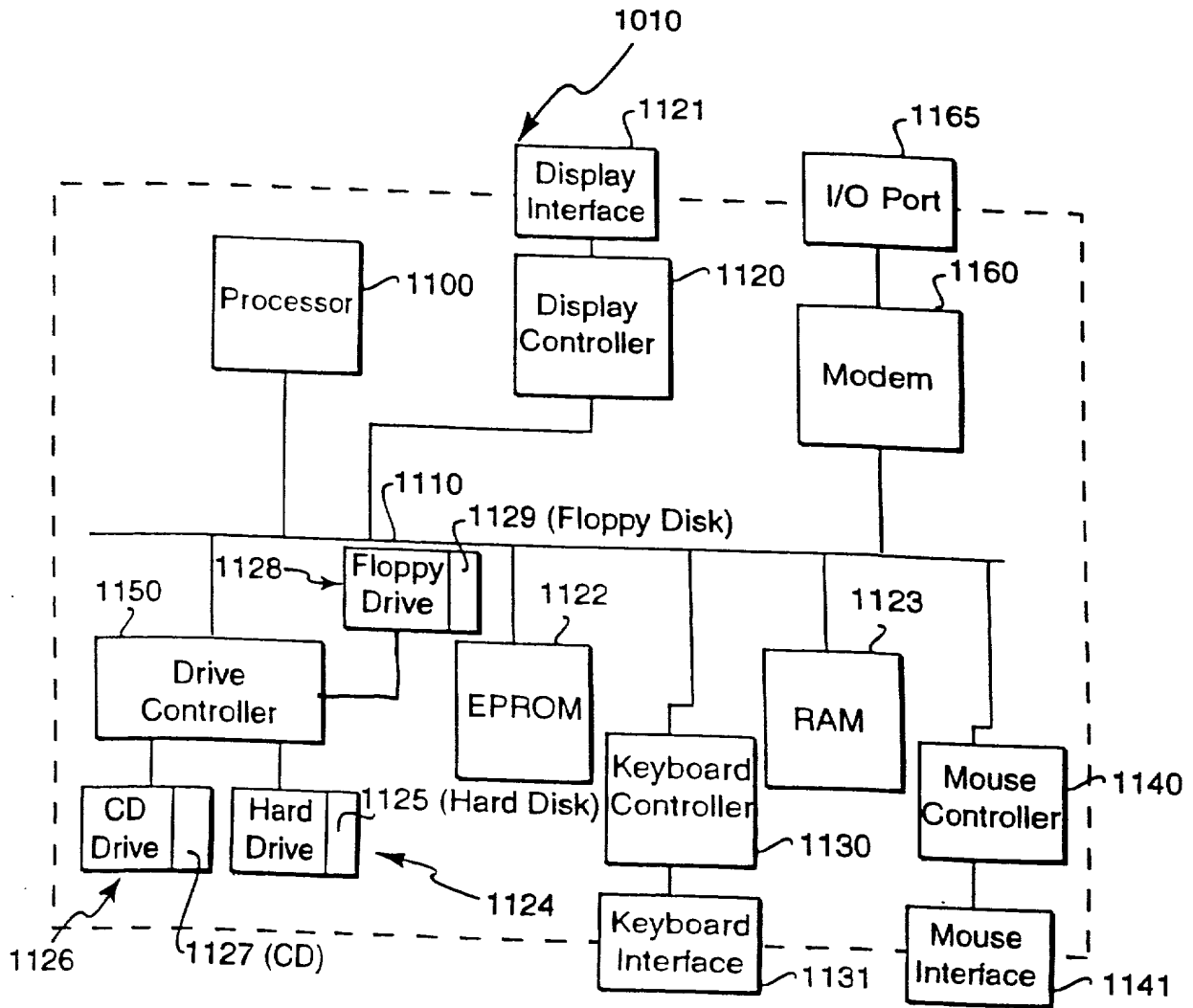


Figure 3



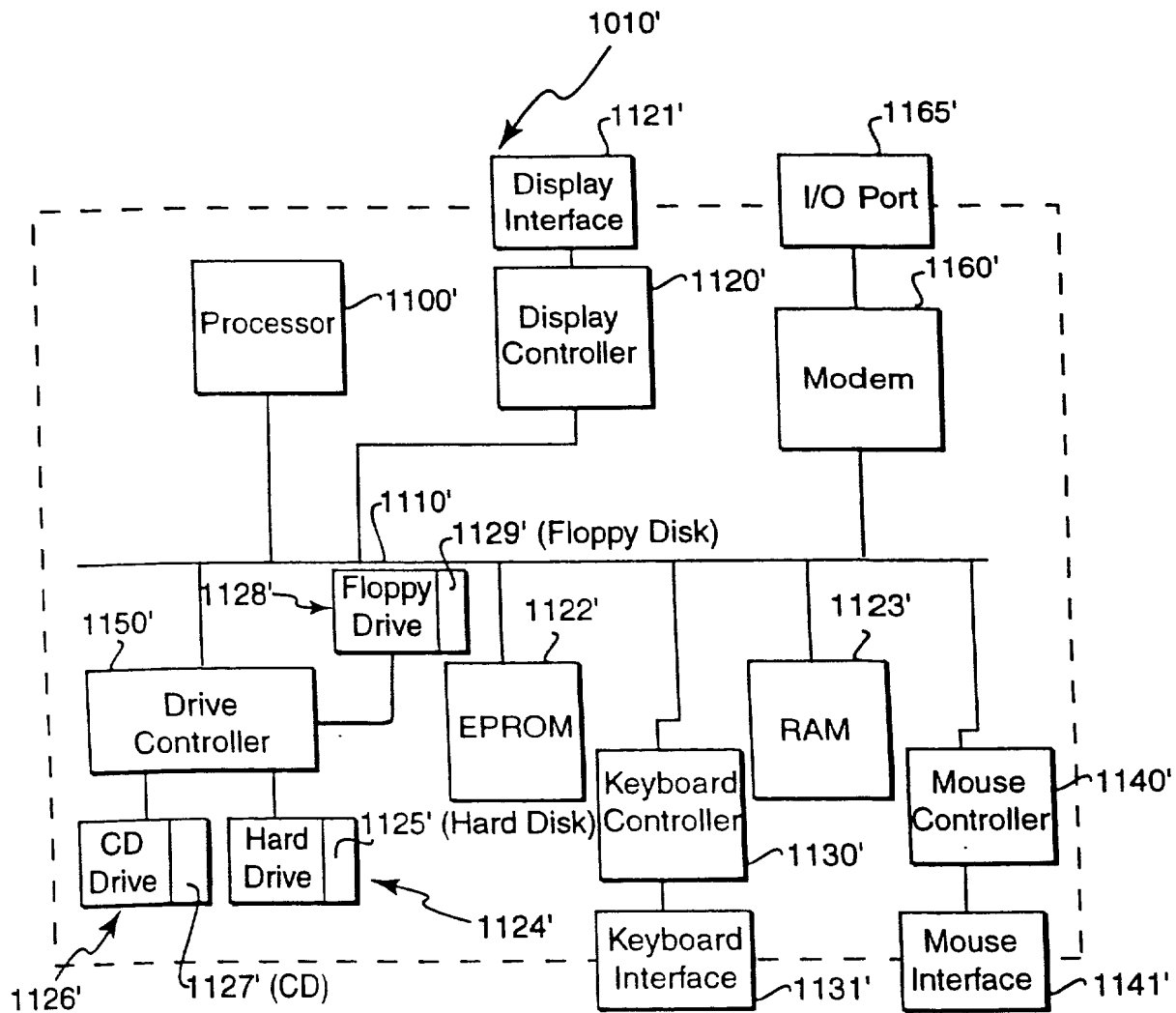


Figure 5

## PAYMENT PAGE

Please enter the amount of the payment:

\$ \_

~601

Please a payee from the following list:

Cable Company  
Acme Internet Traders  
Bolt Electric Company

~605

Submit your request:

610

SUBMIT

Figure 6

TABLE "C0802850"

700

REGISTERED USER		STATUS	REGISTRATION DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
NAME	UNIQUE IDENTIFIER				
John Smith	4529-se-44	C	12/01/01	7	0
Jane Doe	859-ru-485	O	05/18/00	45	0
Fred Phelps	35-5-x-665	O	05/15/01	19	3
Rhonda Vu	BRZ-5498	C	07/01/00	0	0
Bob Doe	4g465df-4	O	03/25/99	212	4
Denise Jones	37-465DE	O	09/09/00	31	0
Bill Dee	64768	C	06/19/00	2	1
Acme Grocery	46554-hy	O	04/26/00	486	0
Dianne Spry	65-p15-46	C	07/19/00	24	0

Figure 7

5800

TOTAL "COBOL"

8017 8027 8037 8047 8057

PAYEE	PREFERRED STATUS	FIRST PAYMENT DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
Cable Company	Y	12/01/01	1593	17
Josh Reading		05/18/00	1	1
Mid Atlantic Tire		05/15/01	259	0
Acme Internet Traders	Y	07/01/00	17859	106
Suzy Myers		03/25/99	1	0
Corner Shoe Repair		09/09/00	31	0
Peggy Wilson		06/19/00	2	1
Bolt Electric Company	Y	04/26/00	486	0
XYX Department Store		07/19/00	924	74

Figure 8



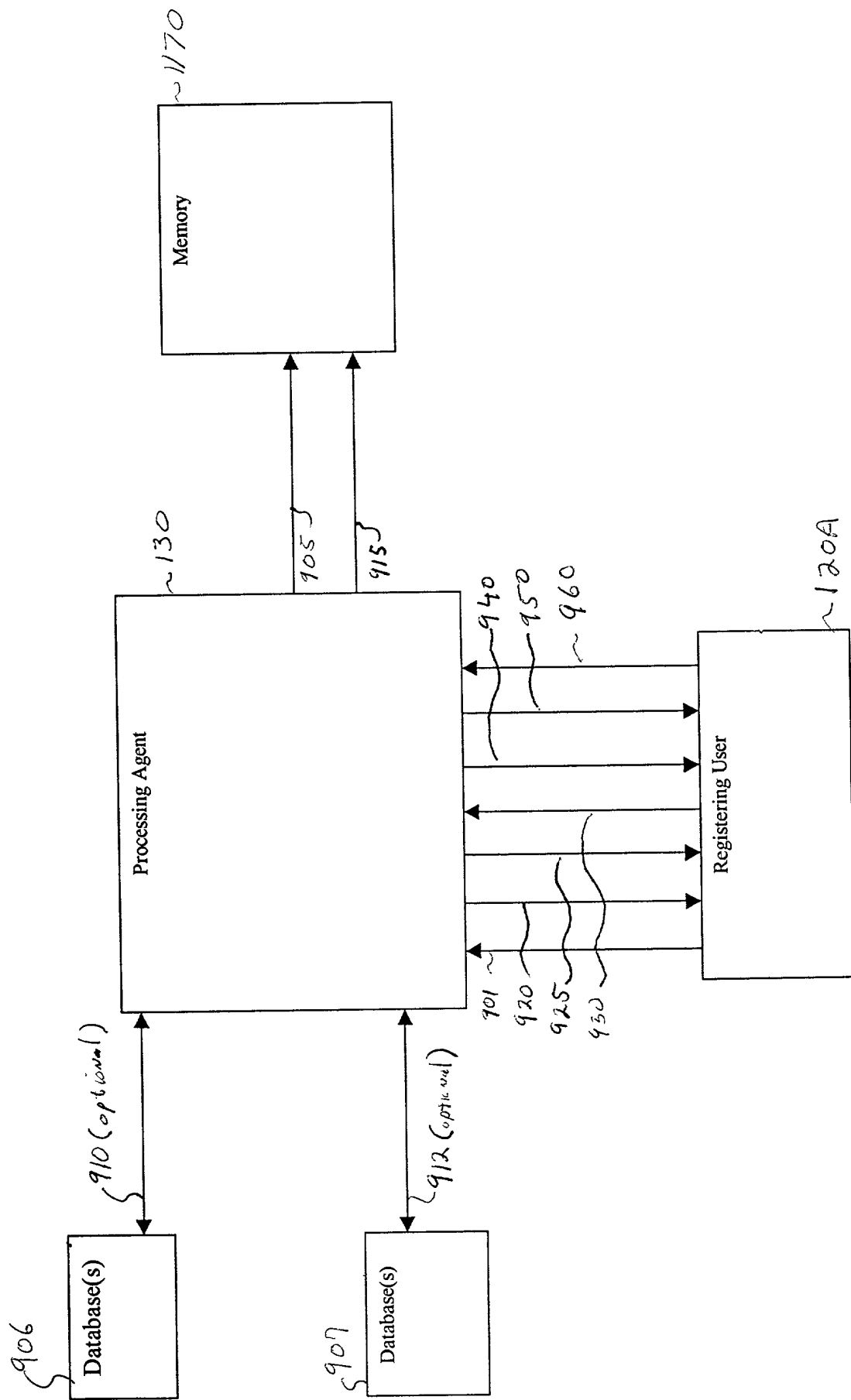


Figure 9

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graph TD; A[Registering User transmits registration information to Processing Agent] --> B[Processing Agent receives registration information.]; B --> C[Processing Agent verifies that all required registration information has been provided.]; C --> D[Processing Agent validates received information identifying the Registering User.]; D --> E[Processing Agent validates received DDA number(s) and the information identifying the associated financial institution(s).]; E --> F[Processing Agent generates and stores a unique user ID and optionally password.]; F --> G[Processing Agent transmits a notice of completed registration, user ID, and password (optional) to the Registering User.];
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~1001

~1005

~1010

~1015 (optional)

~1017 (optional)

~1020

~1025

Figure 10A

From step 1010 of Figure 10A

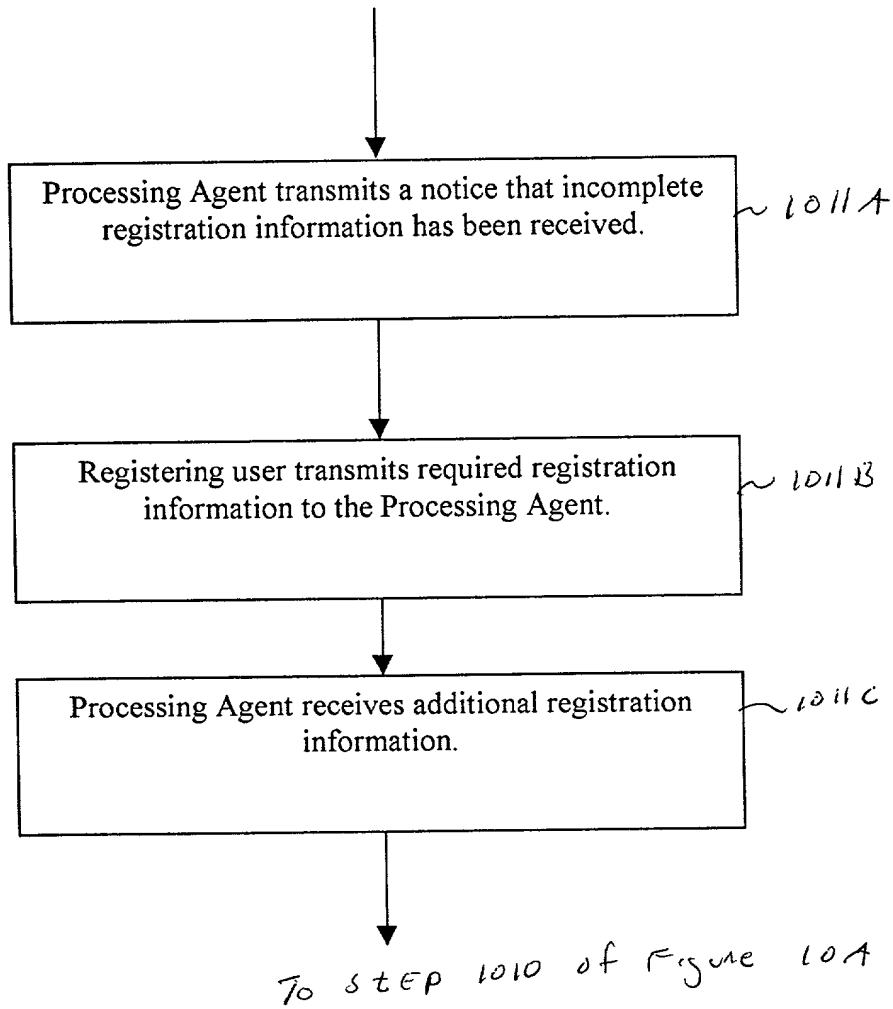


Figure 10B

From step 1015 of Figure 10A

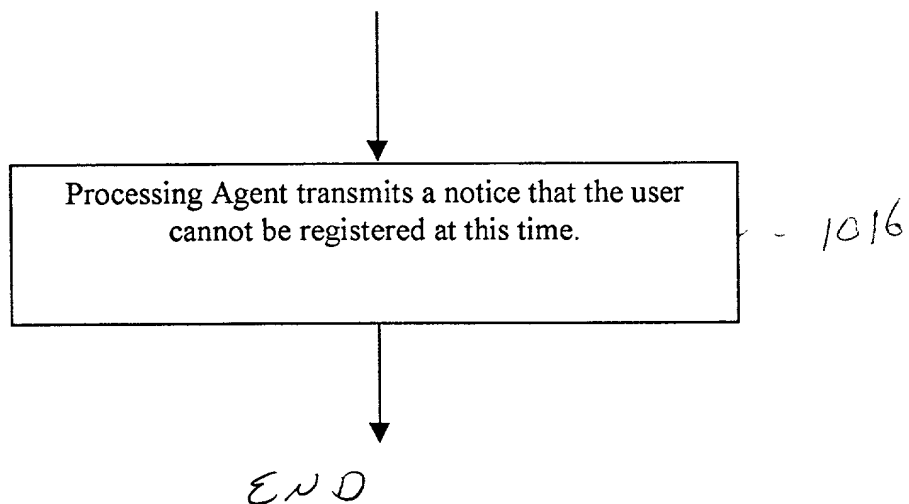


Figure 10C

From step 1017 of Figure 10A

Processing Agent transmits a notice that DDA and financial institution information cannot be verified.

~ 1018A

Registering user transmits DDA and financial institution information to the Processing Agent.

~ 1018B

Processing Agent receives DDA and financial institution information.

~ 1018C

To step 1017 of Figure 10A

Figure 10D

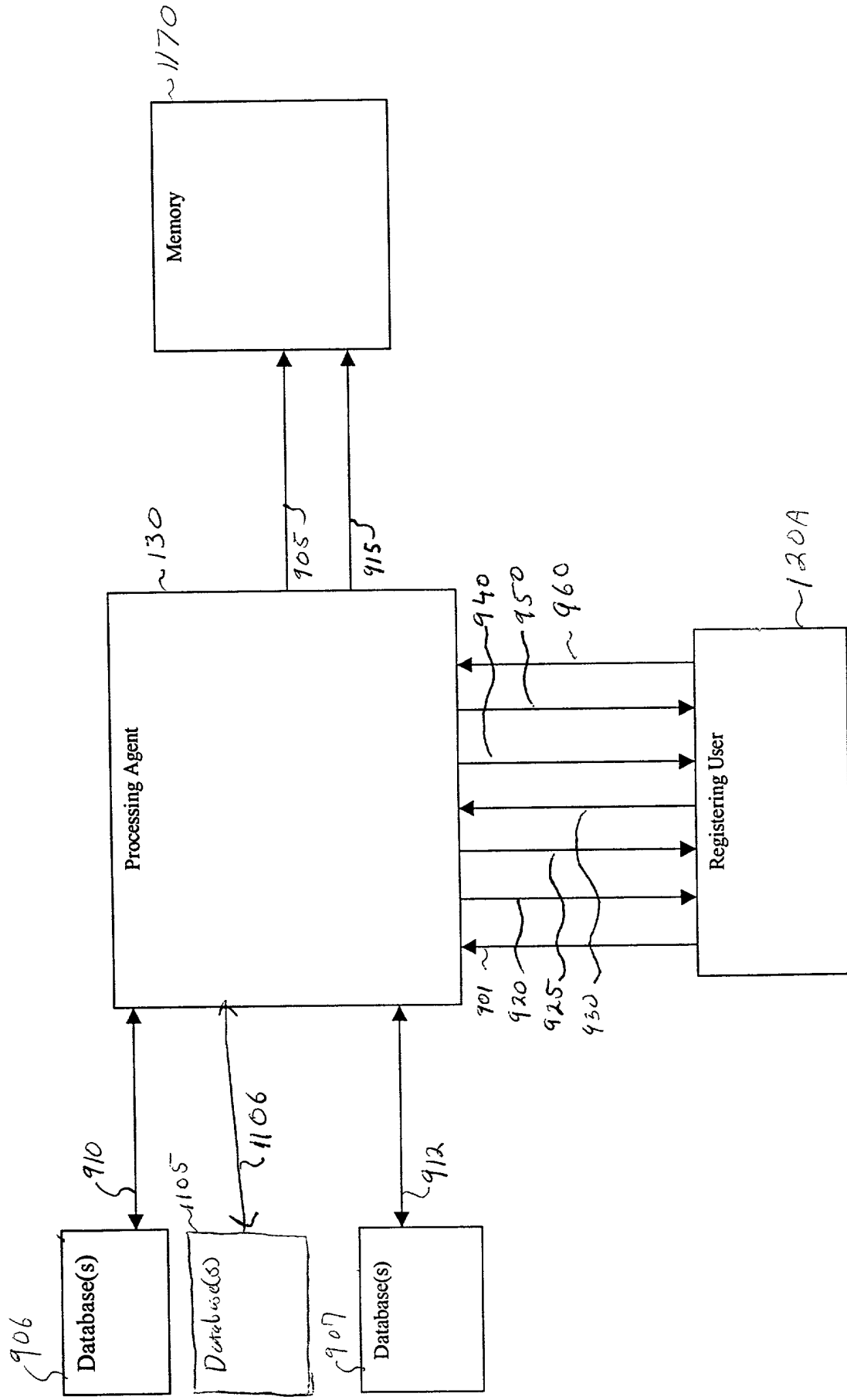


Figure 11

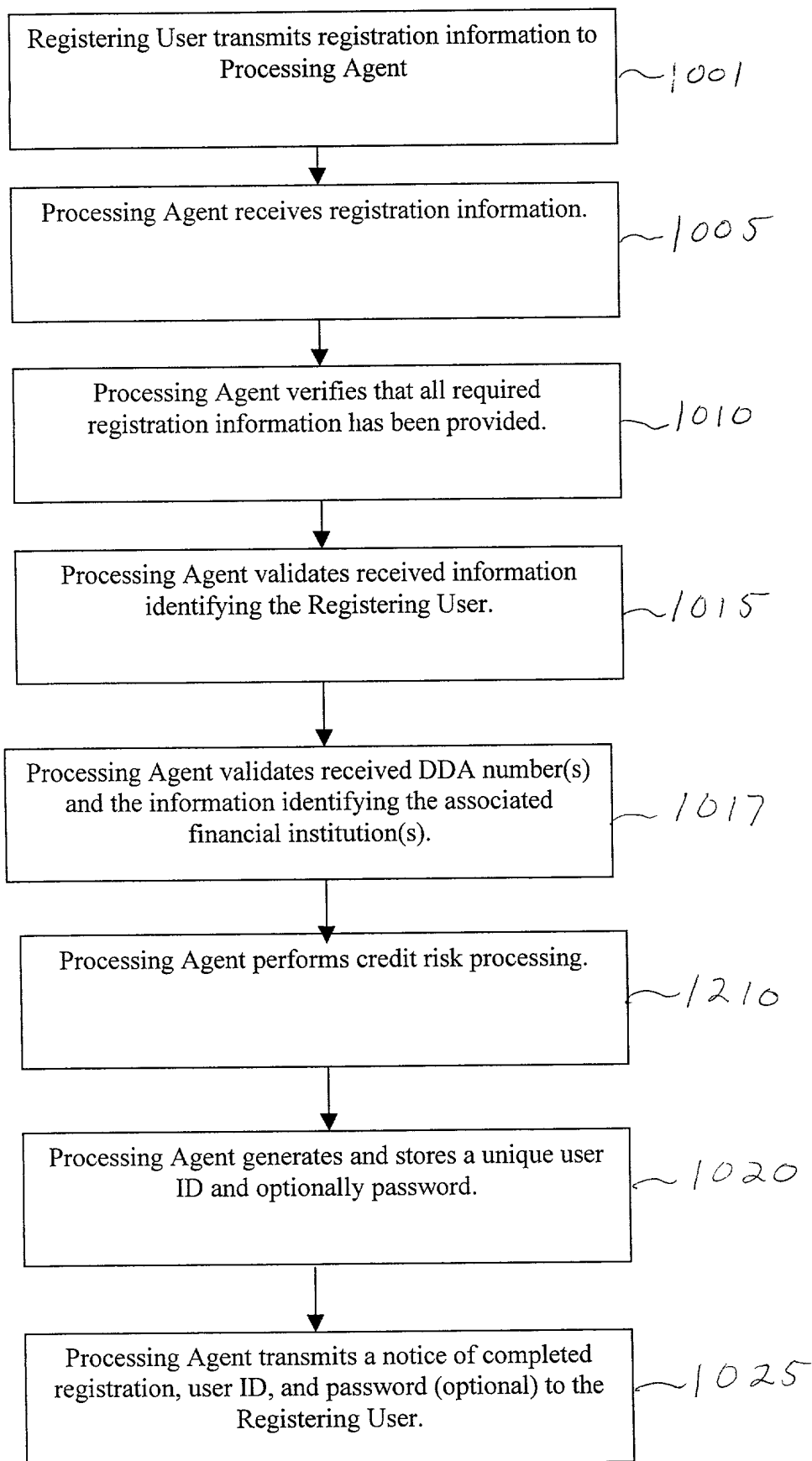


Figure 12

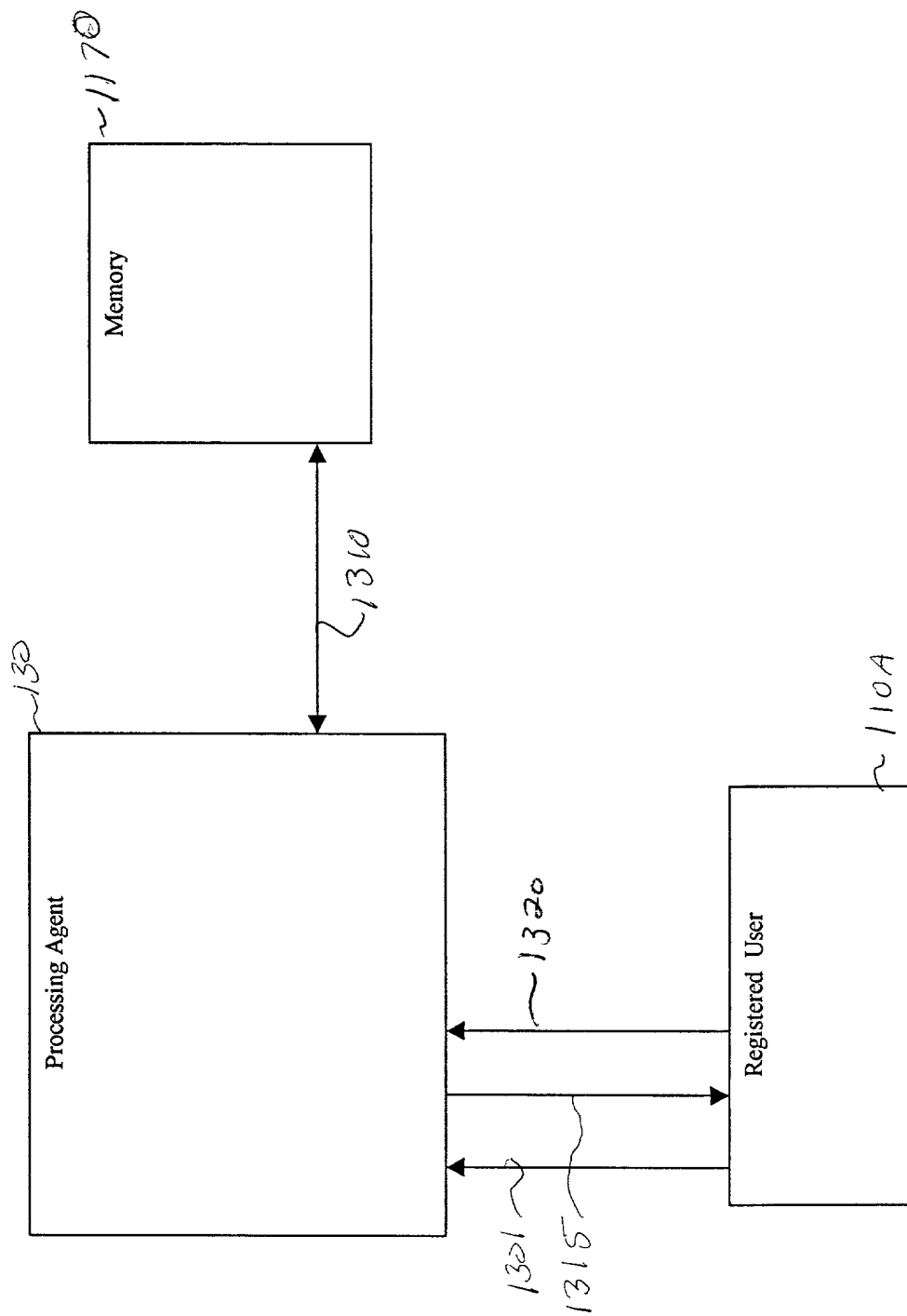


Figure 13



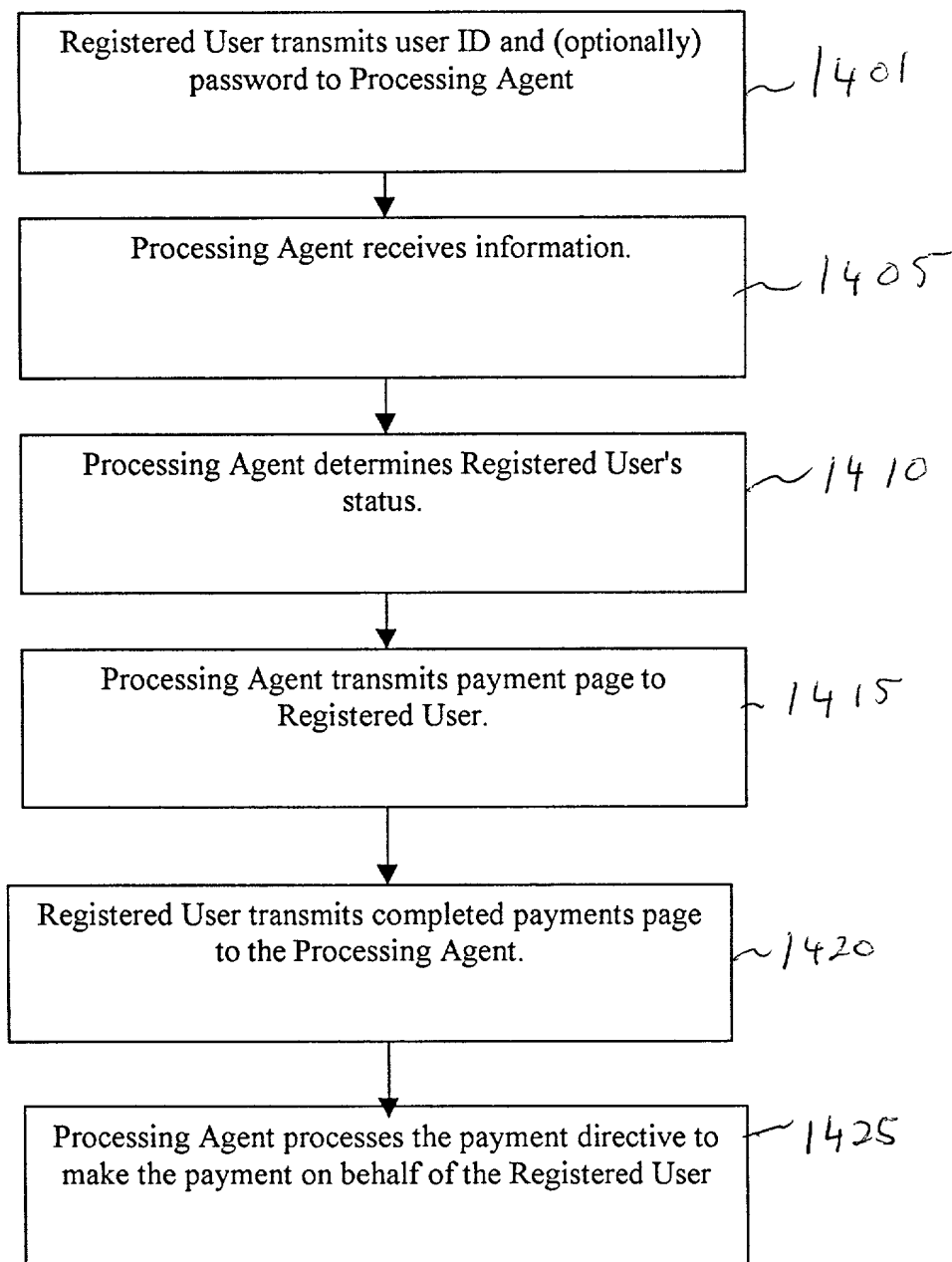


Figure 14

## PAYMENT PAGE

Please enter the amount of the payment:

1501

Please enter the name of the payee to whom you wish payment be made on your behalf:

1505

Submit your request:

1510

Figure 15